

Plan Two (2) is a high deductible plan that is eligible for use with a Health Savings Account (HSA).

Cost per week... Employee	\$47.50
Employee plus Spouse	\$101
Employee plus Child(ren)	\$101
Employee plus Family	\$116

This plan has a \$3500 deductible. Doctors visit, hospital, major medical expenses and drug costs all apply to the deductible. After deductible you are responsible for prescription copays. Other covered medical expenses are covered at 100% after deductible. Max out of pocket is \$8550 per individual and \$17,100 per family.

This plan qualifies to allow you to put money into a Health Savings Account (HSA) on a tax deductible basis. HSA money can be used to pay for medical expenses not covered without paying tax on the money. In addition, the money in the HSA account is yours to use or keep. In addition any money not used can supplement your retirement after age 65 or be used to pay for medical expenses after 65.

Since all covered medical expenses including doctor visits and medications apply to the deductible it make sense to set up an HSA and fund it. Cubbys will match up to \$15 per week for single and \$30 per week for employee plus dependents if you put money into an HSA account.

**Not available for Variable hour employees**